

March 2013

[REDACTED]
Cincinnati OH [REDACTED]

Dear [REDACTED]:

Thank you for choosing UC Health as your health care provider. We want to continue delivering the quality care you rely on and deserve, but there's some important information we need to share regarding actions your insurance company intends to take.

Anthem Wants to Drop Your Health Care Provider

If you haven't already, you'll soon receive a letter from Anthem Blue Cross and Blue Shield notifying you it's planning to cancel its network contracts with UC Health and UC Health affiliated providers. Anthem may tell you that you cannot come to us for treatment at all under its plan, or that you can still come to us for treatment but it wants you to pay an extra, out-of-network rate.

We don't want that to happen, and we know you don't, either. You should have the right to continue to come to the health care providers you've already selected.

Anthem's move to limit your choices and charge you more to keep seeing your UC Health providers is particularly puzzling now. Last year, Anthem had to refund its Ohio customers \$6.6 million in rebates because it hadn't spent at least 80 percent of their premiums on actual medical care or improvements to care—as required by the Affordable Care Act.

Anthem is required **by law** to give you, its policy holders, notice of its intentions before the new plan can take effect. But you don't have to submit to this limitation of your health care choices without letting *your* voice be heard.

Here's What You Can Do About It

1. Contact your employer's benefits department.

Let it know "I want Anthem to keep UC Health." Your benefits department is paying Anthem to serve you, and Anthem should listen.

2. Next, use social media to say, “Anthem, don’t drop UC Health/University of Cincinnati Physicians.”

Companies monitor social media carefully to see what people are saying about them online. Let Anthem, and the online world, know you value the relationships you have with your UC Health providers and don’t want your choices limited.

- a. Facebook: facebook.com/HealthJoinIn or use your own account.
- b. Twitter: use your own account.

3. Then, contact Anthem, and tell them what you think.

If Anthem truly cares about its customers, it will preserve their choice of health care providers—and not charge them extra.

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Don’t Wait. Act Now.

Remember: Anthem has to give you *notice* of its intentions before the changes to your plan are final. If you take the actions suggested above now, you can do your part to convince Anthem to reconsider.

UC Health: Your Academic Medical Center

UC Health includes nearly 10,000 doctors, nurses, technicians and others working at University of Cincinnati Physicians, University of Cincinnati Medical Center (formerly known as University Hospital), West Chester Hospital, Drake Center and several institutes.

Anthem may try to convince you that other health care providers offer services that are “the same” or “as good” as ours. However, UC Health isn’t just any hospital or physicians practice.

UC Health is associated with the University of Cincinnati College of Medicine, and 23 percent of *all* the physicians included in *Cincinnati Magazine*’s 2013 list of “Top Docs” in the region are ours. *U.S. News & World Report* ranked University of Cincinnati Medical Center as one of the best hospitals in the region for 2012-13 and West Chester Hospital won the 2012 HealthGrades® Outstanding Patient Experience Award™, ranking it above 90 percent of hospitals nationally for patient satisfaction.

If you would like more information from us, please contact our community information number at (513) 585-7600. No matter what happens, *we’re* here for you.

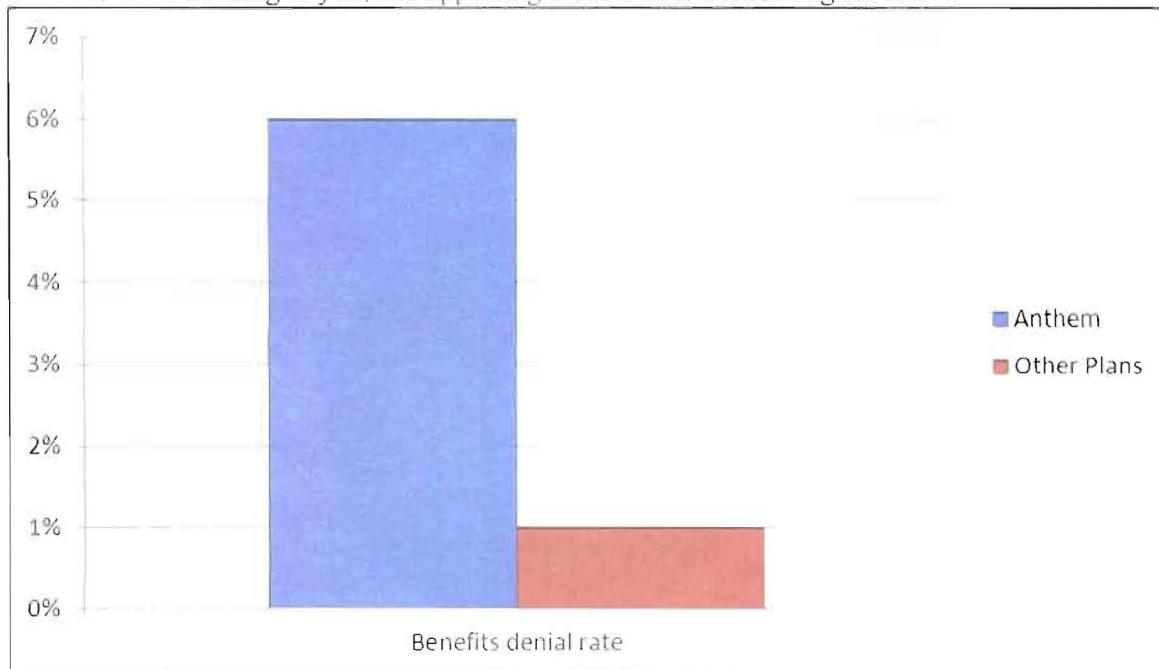
Sincerely,



Timothy Maloney
Vice President, Payor Relations

Anthem Denies Coverage More Than Other Plans

Anthem denies coverage of services more often than other similar managed care plans. UC Health appeals these denials on behalf of you, our patients, and prevails on appeal 95 percent of the time. These unnecessary benefit denials are disturbing to you, and appealing them is time-consuming for us.



Denial rate from UC Health medical claims data July 1, 2011–March 31, 2012

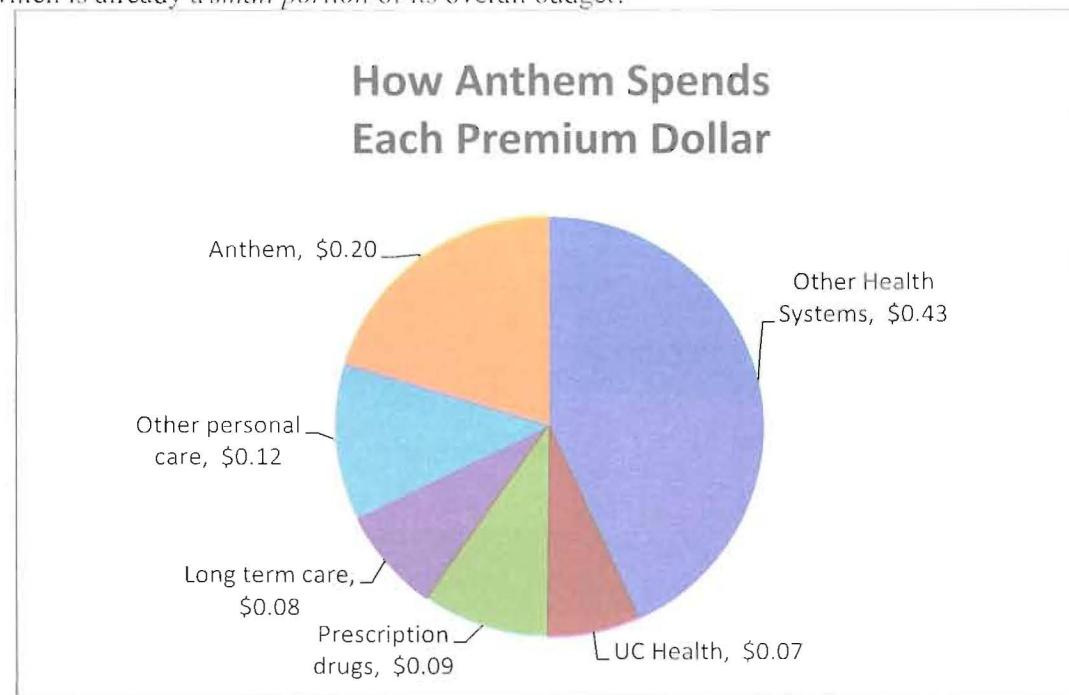
Anthem Puts Profits Before Care

Are Anthem's customers paying for profits ... or health care? According to financial statements filed by Anthem with the Ohio Department of Insurance, Anthem's profit margin is 8 percent. But according to trade association America's Health Insurance Plans (AHIP), most similar plans have a profit margin of around 4 percent. The reasonable terms we proposed to Anthem only impact Anthem's unreasonable profits.



What Are Anthem's Customers Paying For?

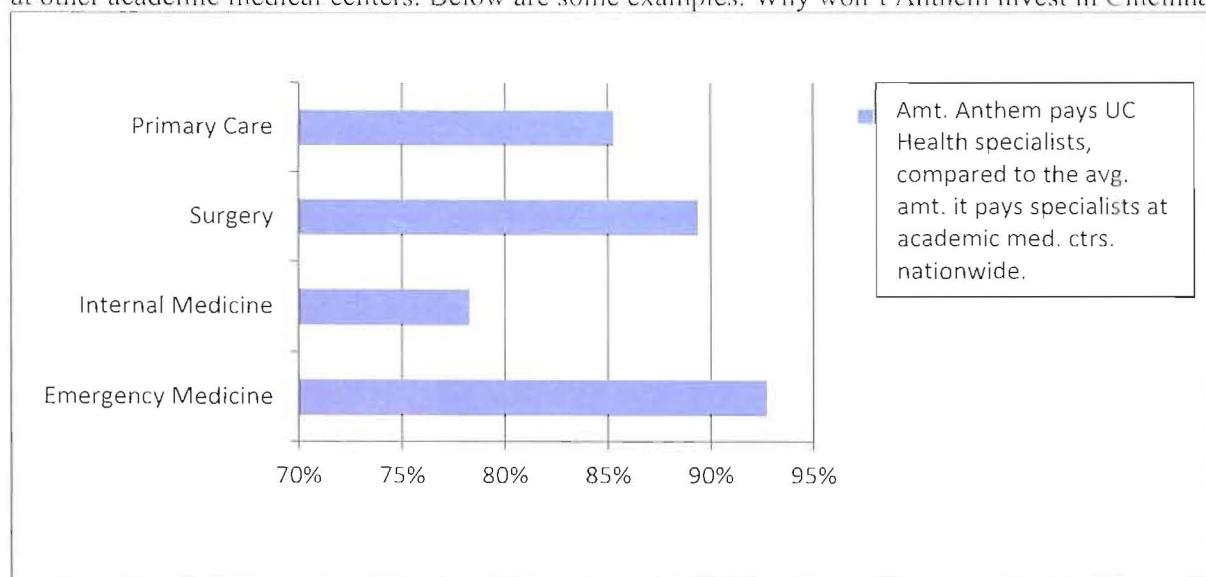
Anthem's profits and administrative costs are 20 cents out of every dollar it takes in as premium payments from its customers. It pays UC Health—the doctors, nurses and technicians who take care of you—only 7 cents out of every dollar. Why is Anthem so intent on reducing your choice of health care provider—UC Health, which is already a *small portion* of its overall budget?



Distribution of national health expenditures by type of service from U.S. Centers for Medicare and Medicaid Services, 2010 data; adjusted for Anthem medical loss ratio of 20 percent, and factoring in UC Health market share.

Anthem Pays UC Health Doctors Less

UC Health is the only academic medical center in this region, and our physicians are teachers and researchers at the University of Cincinnati College of Medicine. But, Anthem pays our specialists *less* than those working at other academic medical centers. Below are some examples. Why won't Anthem invest in Cincinnati?



Faculty Practice Solution Center, fiscal year 2011 data.